

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-09-50024-ess

John Wright, Jr.

434 Warwick Street  
Apt. 1  
Brooklyn, NY 11207

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9219

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 12, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: February 22, 2010

s/Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 09-50024User: dusher  
Form ID: 262Page 1 of 1  
Total Noticed: 19

Date Rcvd: Feb 22, 2010

The following entities were noticed by first class mail on Feb 24, 2010.

db +John Wright, Jr., 434 Warwick Street, Apt. 1, Brooklyn, NY 11207-3804  
 aty +Salli J Barash, DC37 Municipal Employees Legal Svcs Plan, 125 Barclay Street, 10th Floor,  
 New York, NY 10007-2233  
 tr +Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue,  
 East Meadow, NY 11554-1597  
 smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,  
 Brooklyn, NY 11201-1833  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
 Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
 Albany, NY 12240-0001  
 6454245 Capitol Discount Corp, 260 Merrick Road, Plano, TX 75093  
 6454247 +Equifax Inc, P O Box 740241, Atlanta, GA 30374-0241  
 6454248 +Experian, P O Box 2002, Allen, TX 75013-2002  
 6454251 +Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007-3153  
 6454252 +Student Loan Corporation, P O Box 701 East 60th Street, Sioux Falls, SD 57101-0701  
 6454253 The Student Loan Corporation, C/O Citibank (South Dakota, P O Box 6615,  
 The Lakes, NV 88901-6615  
 6454254 Trans Union Corporation, P O Box 2000, Crum Lynne, PA 19022

The following entities were noticed by electronic transmission on Feb 22, 2010.

tr +EDI: BRJMCCORD.COM Feb 22 2010 15:13:00 Richard J. McCord, Certilman Balin Adler & Hyman,  
 90 Merrick Avenue, East Meadow, NY 11554-1597  
 6454243 +EDI: AMEREXPR.COM Feb 22 2010 15:13:00 American Express, P O Box 981537,  
 El Paso, TX 79998-1537  
 6454244 EDI: AMEREXPR.COM Feb 22 2010 15:13:00 American Express, P O Box 2855,  
 New York, NY 10116-2855  
 6454246 EDI: CHRYSLER.COM Feb 22 2010 15:13:00 Chrysler Financial, 5225 Crooks Road, Suite 140,  
 Troy, MI 48098  
 6454249 EDI: HFC.COM Feb 22 2010 15:13:00 HSBC, 12447 SW 69th Avenue, Attn: Dispute Processing,  
 Tigard, OR 97223-8517  
 6454250 +EDI: TSYS2.COM Feb 22 2010 15:13:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2010

Signature:

